

What is claimed is:

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1 2. The method of claim 1, wherein the step of
2 providing a secured network further comprises:
3 providing a virtual private network (VPN)
4 that enables secured communication of
5 the transaction information.

1 3. The method of claim 1, wherein the step of
2 processing the transaction information to
3 determine whether the transaction information
4 conforms with the stored consumer data and
5 approved vendor information further comprises:
6 determining whether the transaction
7 information contains a consumer
8 identification indicator; and
9 determining whether the transaction
10 information contains a vendor
11 identification indicator.

1 4. The method of claim 3, further comprising:
2 determining whether the consumer
3 identification indicator conforms with
4 the stored consumer data; and

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1 6. The apparatus of claim 5, wherein the secured
2 network further comprises:

3 a virtual private network (VPN) that
4 enables secured communication of the
5 transaction information.

1 7. The apparatus of claim 5, wherein the processor
2 further comprises:

3 a consumer identification module that
4 determines whether the transaction
5 information contains a consumer
6 identification indicator; and

7 a vendor identification module that
8 determines whether the transaction
9 information contains a vendor
10 identification indicator.

1 8. The apparatus of claim 7, wherein the consumer
2 identification module further comprises

3 a first conformity module that determines
4 whether the consumer identification

5 indicator conforms with the stored
6 consumer data; and
7 wherein the vendor identification module
8 further comprises
9 a second conformity module that determines
10 whether the vendor identification
11 indicator conforms with the stored
12 approved vendor information.